AMENDMENTS TO THE CLAIMS

This listing of claims will replace all prior versions, and listing, of claims in the application:

Listing of claims:

Claims 1-40 (canceled)

41. (previously presented) A system configured to identify financial investment advice regarding investments of an investor in an investment portfolio associated with a designated goal, the investment advice being based, at least in part, on the investor's risk tolerance and on investment profile data provided by a user of the system, the system comprising:

a front-end including a plurality of graphical user interfaces configured to receive the user's identification of the investor's risk tolerance and the investment profile data, and

a back-end configured to, at the direction of the user via the front end, identify one or more recommended investments and an allocation of funds among those investments, based on the investor's risk tolerance and the investment profile data, a time horizon and a type of the designated goal,

wherein the back-end identifies the investor and at least one investor account from the investment profile data, wherein the back-end quantifies the designated goal from at least one response to at least one goal question presented to the user by the front-end, wherein the back-end quantifies the investor's risk tolerance from at least one response to at least one risk tolerance question presented to the user by the front-end, wherein the back-end creates a risk allocation of the at least one investor account among a plurality of investments that satisfies the investor's risk tolerance, and wherein the front-end displays on a graphical user interface a current allocation of the at least one investor account among the plurality of investments, the risk

allocation of the at least one investor account among the plurality of investments, a target

allocation of the at least one investor account among the plurality of investments and the

designated goal, wherein the target allocation is an allocation of the a least one investor account

among the plurality of investments chosen by the user.

42. (previously presented) The system of claim 41, wherein the back-end and front-end

cooperate to receive data input by the user regarding the investor, analyze the input investor data

along with data associated with at least one financial investment marketplace, and identify and

output, via the front-end, the one or more recommended investments and the allocation of funds

among those investments, based on the data associated with the at least one financial investment

marketplace.

43. (previously presented) The system of claim 41, wherein the back-end is configured

to, at the direction of the user via the front-end, recognize relationships between multiple

investors and to determine, and output via the front-end, data indicating recommended potential

investments for the investment portfolio associated with the designated goal, the investment

portfolio including investments associated with a plurality of investors identified in a

relationship.

44. (previously presented) The system of claim 43, wherein the relationship recognized

is one of husband-wife, parent-child, grandparent-grandchild, guardian-ward, and business

partners.

45. (previously presented) The system of claim 41, wherein the goal is one of education of a child, education of a grand-child, education of a ward, education of one's self, building assets for retirement, maintaining assets for current retirement, assuring family income in the event of an untimely occurrence, purchasing a new or second home, building an investment portfolio, and building an emergency fund.

46. (previously presented) The system of claim 41, wherein a warning is generated and output to the user via one or more screens of the front-end if a risk level for a selected investment vehicle is inconsistent with the investor's risk tolerance and investment profile data.

47.(previously presented) The system of claim 41, wherein the back-end calculates a blended rate of return for an investment, including high and low rates of returns, and a standard deviation for an asset or group of assets.

48. (previously presented) The system of claim 41, wherein the back-end generates an investment proposal for a user describing a recommended investment portfolio based on data input by a user via the front-end, the investment proposal being associated with the designated goal.

49. (previously presented) The system of claim 41, wherein the back-end is implemented at least in part as a software application including one or more goals-based calculators, portfolio level reporting algorithms, and portfolio modeling algorithms.

50. (previously presented) The system of claim 41, wherein the system requires quantification of the designated goal prior to creating a risk and investment profile for the designated goal.

51. (previously presented) The system of claim 41, wherein the plurality of graphical user interfaces include an Investor/Goal Manager screen, a Quantify Goal screen, a Profile/Asset Allocation screen, a Portfolio Analytics screen, a Proposal Generation screen and a Recommended Purchases screen.

52. (previously presented) The system of claim 51, wherein the Investor/Goal Manager screen is configured to enable a user to perform at least one of the following functions: search for a new investor, create prospective investor entries, determine the investor's preferences, create additional goals, combine accounts under the same goal by forming relationships with other investors or prospective investors, and add outside accounts and associate the outside accounts with the designated goal of the investor.

53. (previously presented) The system of claim 52, wherein the Investor/Goal Manager screen is configured to display data associated with an investor identified by the user as well as any previously created financial goals and an indication of progress toward a goal value once the goal has been quantified.

54. (previously presented) The system of claim 51, wherein the Recommended Purchases screen is configured to review one of a plurality of products including taxable fixed

income investments, municipal bond products, mutual funds, and cash/cash equivalents based

upon a user selection of a product and an investment amount.

55. (previously presented) The system of claim 51, wherein the Proposal Generation

screen is configured to receive input from a user indicating a selection of exhibits to be included

with a generated proposal.

56. (previously presented) The system of claim 51, wherein the front-end includes a

Portfolio Analytics screen configured to input and output data from and to a user, the data being

associated with financial investment reports, which the system generates.

57. (previously presented) The system of claim 56, wherein the back-end is configured

to, at the direction of the user received via the Portfolio Analytics screen included in the front-

end, generate and output financial investment reports for any combination of investments

associated with the designated goal regardless of financial investment product type.

58. (previously presented) The system of claim 57, wherein the reports include at least

one of Portfolio Diversification, Realized Gain/Loss, Expected Cash Flow, General Asset

Allocation, a Sector Allocation report, a U.S. Fixed Income Maturity report, and a U.S. Fixed

Income Credit Quality and Sector Allocation report.

59. (previously presented) The system of claim 41, wherein the back-end includes at

least one of an education calculation utility module, a retirement utility module and a saving

utility module, each of which has one or more corresponding graphical user interfaces that are displayed by the front-end when the designated investor goal relates to the corresponding utility module.

60. (previously presented) The system of claim 41, wherein the front-end includes an Overview screen configured to serve as an entry port to the system and including one or more links to one or more advisory capability screens and one or more navigational icons, excitation of which triggering display of an associated screen or drop-down menu.

61. (previously presented) The system of claim 60, wherein one of the navigation icons is a My Next Step icon, excitation of which triggers display of a drop-down menu including navigational options based on the actions previously performed by the user in connection with the investor and the designated goal.

62. (previously presented) A method for identifying financial investment advice regarding investments of an investor in an investment portfolio associated with a designated goal, the investment advice being based, at least in part, on the investor's risk tolerance and on investment profile data provided by a user of the method, the method comprising the steps of:

receiving, via at least one of a plurality of graphical user interfaces of a front-end, a user's identification of an investor's risk tolerance and investment profile data,

identifying, at the direction of the user via the front end, one or more recommended investments and an allocation of funds among those investments, based on the investor's risk tolerance and the investment profile data, a time horizon and a type of the designated goal; and

wherein said step of identifying one or more recommended investments and an allocation of funds among those investments comprises:

identifying an investor and at least one investor account from the investment profile data information,

quantifying the designated goal from at least one response to at least one goal question presented to the user,

quantifying the investor's risk from at least one response to at least one risk tolerance question presented to the user,

creating a risk allocation of the at least one investor account among a plurality of investments that satisfies the investor's risk, and

displaying on a graphical user interface a current allocation of the at least one investor account among the plurality of investments, the risk allocation of the at least one investor account among the plurality of investments, a target allocation of the at least one investor account among the plurality of investments and the designated goal, wherein the target allocation is an allocation of the a least one investor account among the plurality of investments chosen by the user.

63. (previously presented) The method of claim 62, further comprising analyzing the input investor data along with data associated with at least one financial investment marketplace, and identifying, via the front-end, one or more recommended investments, and the allocation of funds among those investments based on the investor's risk and investment profile, time horizon, type of the designated goal and the data associated with the at least one financial investment marketplace.

64. (previously presented) The method of claim 62, further comprising:

recognizing relationships between multiple investors; and

determining data indicating recommended potential investments for the investment

portfolio associated with the designated goal, the investment portfolio including investments

associated with a plurality of investors identified in a relationship.

65. (previously presented) The method of claim 64, wherein the relationship recognized

is one of husband-wife, parent-child, grandparent-grandchild, guardian-ward, and business

partners.

66. (previously presented) The method of claim 62, wherein the goal is one of education

of a child, education of a grand-child, education of a ward, education of one's self, building

assets for retirement, maintaining assets for current retirement, assuring family income in the

event of an untimely occurrence, purchasing a new or second home, building an investment

portfolio, and building an emergency fund.

67. (previously presented) The method of claim 62, further comprising generating, via

one of the plurality of graphical user interfaces, a warning to the user if a risk level for a selected

investment vehicle is inconsistent with the investor's risk and investment profile.

68. (previously presented) The method of claim 62, wherein the back-end calculates a

blended rate of return for an investment, including high and low rates of returns, and a standard

deviation for an asset or group of assets.

69. (previously presented) The method of claim 62, wherein the back-end generates an investment proposal for a user describing a recommended investment portfolio based on data input by a user via the front-end, the investment proposal being associated with the designated goal.

70. (previously presented) The method of claim 62, further comprising the steps of:

quantifying the designated goal based on direction of the user received via at least one of the plurality of graphical user interfaces; and

creating a risk and investment profile for the designated goal.

71. (previously presented) The method of claim 70, wherein designated goal is quantified before the risk and investment profile is created.

72. (previously presented) The method of claim 70, further comprising the steps of:

receiving data from the user via an Investor/Goal Manager screen, which is included in one of the plurality of graphical user interfaces;

creating a new goal based on the received data; and

associating that new goal with a particular investor or prospect and one or more financial investments.

73. (previously presented) The method of claim 70, further comprising:

receiving data from the user via an Investor/Goal Manager screen, which is included in

one of the plurality of graphical user interfaces; and

performing one of (1) searching for an investor or a prospect based on the received data

and (2) creating an investor or prospect based on the received data.

74. (previously presented) The method of claim 73, further comprising the step of

displaying data associated with the investor identified by the user as well as any previously

created financial goals and an indication of progress toward a goal value once the designated

goal has been quantified.

75. (previously presented) The method of claim 62, wherein the plurality of graphical

user interfaces includes a Recommended Purchases screen configured to review one of a

plurality of products including taxable fixed income investments, municipal bond products,

mutual funds, and cash/cash equivalents based upon a user selection of a product and an

investment amount.

Claims 77-81 (cancelled)

82. (new) The method of claim 62, further comprising the step of receiving data input

from the user via a Proposal Generation screen, which is included in the plurality of graphical

user interfaces, the input data indicating a selection of exhibits to be included with a generated

proposal.

83. (new) The method of claim 62, further comprising the step of generating financial investment reports for any combination of investments associated with the designated goal regardless of financial investment product type based on data received from the user via a Portfolio Analytics screen, which is included in the plurality of graphical user interfaces.

84. (new) The method of claim 83, wherein the reports include at least one of Portfolio Diversification, Realized Gain/Loss, Expected Cash Flow, General Asset Allocation, a Sector Allocation report, a U.S. Fixed Income Maturity report, and a U.S. Fixed Income Credit Quality and Sector Allocation report.

85. (new) The method of claim 62, wherein the front-end includes an Overview screen configured to serve as an entry port to the system and including one or more links to one or more advisory capability screens and one or more navigational icons, excitation of which triggering display of an associated screen or drop-down menu.

86. (new) The method of claim 62, wherein one of the navigation icons is a My Next Step icon, excitation of which triggers display of a drop-down menu including navigational options based on the actions previously performed by the user in connection with the investor and the designated goal.